



Anchor Center Newsletter

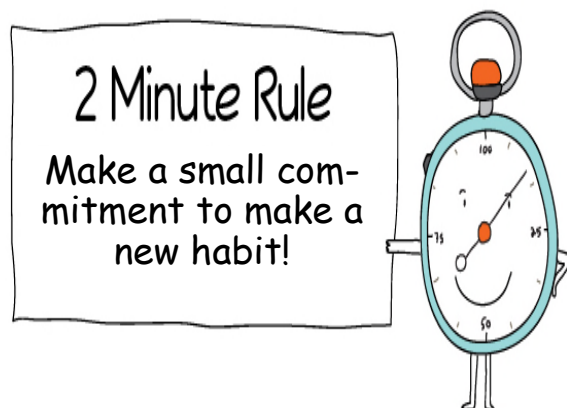
Scott County Health and Human Services

The 2 Minute Rule

As a guitar instructor for over 25 years, I would often get asked by motivated (and not-so-motivated) students, "How much time should I (do I need to) practice each week?" I would always answer the same way. "Don't worry about how many hours you spend practicing. Just make sure to pick up your guitar each day." I suggested that they sort of attach guitar practice to something they would do every day, like eating dinner. I would pick up the guitar after dinner every day. Even if it was for only for 2 minutes. I found that I would often spend longer than 2 minutes practicing. Once I had the guitar in my hands, I would often keep going, but my commitment was only to pick up the guitar. The problem that I discovered was that it was easy to talk myself out of practicing when I demanded a 60-minute practice session of myself. I would say to myself, "I don't have an

hour to practice right now, I guess I'll try again tomorrow..." Tomorrow would come and I would find another reason why I couldn't practice. The goal is to get yourself into the habit of practicing. That is what is important. Before our NAMI meeting last month, Kevin forwarded the link to a YouTube video that presented this principle. It explained how we are often super motivated when we begin a new habit. But it is often a fire that, unfortunately, doesn't keep its intensity for long. In the video, they suggest that if you

want to start reading books, start by making the commitment to read just 2 minutes each day. If you want to start running marathons, make a commitment to put on your tennis shoes and go outside for two minutes each day. To see this presentation go to YouTube and search "Break Your Mental Resistance With The 2 Minute Rule (animated)" or follow this link: https://youtu.be/-3QJke9_Z4o Check this out - you won't regret it!



September
2020

Special points of interest:

- ☺ Anchor Center is closed until further notice.
- ☺ CMA picnic is cancelled this year.
- ☺ Join Anchor Center staff every Tuesday and Friday from 1:30pm-3:00pm for a virtual meeting!
- ☺ Scott County Offices are closed on Monday 9/7 in observance for Labor Day.
- ☺ Samantha Roth will be joining us on Tuesday 9/15 for Budgeting 101. If you wish to participate, please have the budget form that is attached.
- ☺ GUILD will be joining us on Friday 9/25 to talk about their employment services.
- ☺ "Like" Scott County Anchor Center on Facebook.
- ☺ Check out the Anchor Center wellness calendar for the month!

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Finance 101 Review

On Tuesday August 11th, Samantha Roth from the U of M Extension office joined the Anchor Center WebEx Meeting and discussed finances with the group. In the presentation, she explained that in order to make money goals, it is important to understand the difference between a want and a need. A need is something that is necessary to live a healthy life and a want is something that is desired, but not necessary to live. Wants can vary; however, everyone needs food, water, shelter, and even clothes to survive. Samantha explained that we must make money goals that are SMART. What does SMART stand for?

S—Specific

M—Measurable

A—Attainable

R—Realistic

T—Timeline

The money goals that you set for yourself can be short term (under 6 months), medium term (6 months to 1 year), or long term (beyond 1 year). Think about a money goal you've been wanting to set. Write one SMART goal for yourself and share your goal with someone.

Samantha discussed what a budget is. A budget is a plan, with an estimate of income and spending for a set period of time. It can be daily, weekly, monthly or yearly. She stated that there are 4 parts to a budget, which are as followed:

1. **Income Plan**

2. **Savings Plan**

3. **Spending Plan**

4. **Debt Reduction Plan**

For part 1, Income Plan, know how much money you have coming in and at what frequency. Include ALL sources of income. Understand your pay stubs, make sure the right things are coming out and that you are getting paid accurately. In order to follow the Savings Plan, you must work on saving money. If you don't PLAN to save, you will spend it before you can. If you can't save you should increase income and/or decrease expenses. It is important to make savings a habit. To start the Spending Plan, track spending. You can do this through online tools



(www.mint.com), phone apps, your own bank, etc. Be sure to save receipts. There is no right or wrong way, whatever works for you. Samantha challenged the group to track spending for one month. Can you do it? Samantha said it is good to use a calendar to budget. She said to circle your payday's, write in bills and their due dates, and to remember to include savings and gifts as an expense. She did not go into too much detail about the debt reduction plan.

Samantha said to notice how you feel when you spend money, how advertising influences your

spending, how your emotions affect spending, and how your environment influences how you spend. She explained that spending choices reflect our values.

Samantha will be joining the Anchor Center WebEx Meeting again on **Tuesday September 15th** to show us how to create a budget. **Attached to the newsletter and calendar is the budget form** that she will be using to guide us through a budget. Please be sure to have that budget form at the virtual meeting if you wish to participate.

Turkey Ranch Roll-Ups Recipe

Ingredients:

- 4 12" soft tortillas
- 1 8 oz package Philadelphia Cream Cheese, softened
- 1 tbsp Hidden Valley Ranch Powder mix
- 1/4 cup sharp cheddar cheese
- 1/4 cup finely chopped sweet bell pepper (yellow, orange, or red)
- 2 Tbsp finely chopped red onion
- 1/4 pound very thinly sliced turkey breast deli meat

Directions:

1. To soften the cream cheese, try to remember to take it out of the refrigerator a couple of hours before needing it; if you forget, just pop it in a bowl and microwave it a bit until it is soft all the way through.
2. Mix the softened cream cheese with the ranch powder, cheddar cheese, bell pepper and onion until well combined.
3. Once it is all mixed well, spread about 2 Tbsp of this mixture evenly on each tortilla (this works well when you are using a 12" tortilla,) then lay 3-4 slices
4. of turkey breast flat on top of the cheese mixture to cover in a single layer. Use fingers to gently press the turkey to make sure everything is packed together well so it won't fall apart when it is cut into pinwheels.
5. Now, roll the tortilla up gently, yet tightly to make sure it holds together and keeps its shape. Once you roll the tortilla up, roll it around a couple of times to help it get the perfectly round shape, then use a serrated knife to gently slice the roll up into 5-6 slices. It is important to use a serrated knife because it will cut much more cleanly through the roll up, where as a regular knife will smash it.
5. You can eat these immediately, or refrigerate to firm up and serve later.



How do pickles enjoy a day out?

They relish it!



Anchor Center

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The Anchor Center is a community support program that is part of the Adult Mental Health unit of Scott County Health and Human Services. We have a calendar full of events to help and support adults with mental health issues. We welcome you to join us for a drop in or special event. Check the calendar attached to this newsletter to learn more. We look forward to seeing you again or meeting you for the first time!

Back to SCHOOL



Word Search



A	E	G	J	U	T	B	S	L	I	C	N	E	P	L	C	S
S	C	I	E	N	C	E	R	D	E	W	V	H	U	L	I	C
C	Y	S	R	E	K	C	O	L	E	W	S	N	D	G	J	H
L	U	I	O	P	I	C	S	D	W	F	C	R	M	W	R	O
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W	H	S	O	C	I	A	L	S	T	U	D	I	E	S	V	H

Backpack	History	Paper	Scissors
Books	Homework	Pencils	Social Studies
Bus	Lockers	Reading	Students
Classroom	Lunch	Recess	Teachers
Friends	Mathematics	School	Test
Grades	Notebook	Science	